



MAHARASHTRA POLICE WELFARE SCHEMES

A BOOKLET ON WELFARE SCHEMES AND ACTIVITIES





MAHARASHTRA POLICE WELFARE SCHEMES

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INTRODUCTION

The Maharashtra State Police Welfare Fund was constituted in February, 1980 based on the approval from Government of Maharashtra vide letter no. PWF-0372/30095-POL-7 dated 22/02/1980.

The police department works 24x7 in order to maintain the security of society. The conditions of work life of the police personnel involve significant physical and mental stress due to their long working hours and unpredictable nature of work. As a result, special actions have to be taken for looking after the welfare of police personnel and their families. The Police Welfare Fund (PWF) is strictly meant for implementing schemes for the welfare of police personnel and their immediate family members. Maharashtra Police Welfare Fund provides financial aid as well as various other facilities to improve the life circumstances of police families in Maharashtra.

Maharashtra Police Welfare Fund has rolled out a large number of welfare schemes for catering to the requirements of the police force. This booklet is being published with the intent to communicate all the available welfare schemes to each and every member of the Maharashtra police force. The various units of Maharashtra Police raise funds for police welfare through employee contribution as well as by organizing cultural programmes and conducting permitted business activities as per the needs in their respective jurisdictions.

All units contribute a share of their welfare fund receipts to the Central Police Welfare Fund (CPWF) maintained at the Maharashtra Police Headquarters. There is adequate decentralization of spending powers for expenditure for police welfare at the unit level. All shortages, especially for low income units, are fulfilled by augmentation from the CPWF.

The welfare activities in Maharashtra have been broadly classified under 3 sectors:

- 1. Services**
- 2. Education**
- 3. Health**

In the last couple of years, Maharashtra Police has been focusing on schemes providing for higher education and jobs for police children, preventive healthcare for police personnel and creating facilities for bettering the family lives of police personnel across the state. Towards this end, the following schemes mentioned on the next page are considered to be our flagship programmes:

1. Higher education scholarships for meritorious students:

a. **25000 INR** for police children admitted to any Indian Institute of Management, National Law School, National Institute of Technology, any medical or dental college through CET.

b. **1,00,000 INR** scholarship for meritorious students admitted to Indian Institute of Technology and MBBS courses through IIT-JEE/ NEET.

2. Zero interest **higher education loans up to 50,000 INR** annually.

3. **Basta allowance of 500 INR** for girl students from classes 5th up to 10th.

4. **Maharashtra darshan LTC** welfare allowance of **1000 INR** for police personnel.

5. **Green parks** in police colonies.

6. **Career counseling, skilling and job fairs** for police children.

With regards to healthcare, the State Government of Maharashtra has supported the welfare initiatives of Maharashtra Police by launching the **Maharashtra Police Kutumba Aarogya Yojana** in 2005, and more recently, since

July 2017, by budgeting for annual medical checkups of police personnel above 45 years of age.

The road ahead for the Maharashtra Police Welfare Fund includes building a green and sustainable environment in the police colonies, making focused efforts for better educational outcomes for police children and ensuring overall health and happiness of the police families. The mental health and well-being of the police personnel has also been taken under the ambit of police welfare in order to ensure a more holistic development and care for the police force.



A SNAPSHOT OF: The Maharashtra Police Welfare Fund Rules

1. Aims and objectives:

The Maharashtra Police Welfare Fund rules were established in 1980, following which, necessary revisions have been made to the rules periodically. The latest updation has been made on the 6th of July, 2015.

Figure 1: Principles of welfare improving performance



What?

A fund operated by the Police Department for providing financial assistance and social support to police personnel and their families.

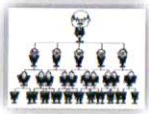
How?

Through membership fees, business activities, cultural programs, government contributions and public donations.

Why?

For the welfare, development and aid of the police personnel and their family members.

The primary objective of the Police Welfare Fund is to introduce and adopt measures exclusively for the **welfare of its members and their families** to the extent that its resources permit. Its utilization is based on the principles of **mutual support and mutual co-operation** between different units of Maharashtra Police, which lead to welfare of the police personnel and which, in turn, lead to better performances by the police force.



The Maharashtra Police Welfare Fund Rules

2. Organisation and administration:



"The Police Welfare Fund" for police force of the State of Maharashtra excludes the Police Welfare Fund maintained separately by the police force of Greater Mumbai. The fund consists of one **"Central Police Welfare Fund (CPWF)"** and multiple **"Unit Police Welfare Funds (UPWFs)"** for Commissionerates, Districts, State Reserved Police Forces, Police Training Schools, Criminal Investigation Department, Motor Transport Department, Wireless Department, Anti-Terrorist Squad, State Intelligence Department, Special Action Force, Force One or such other territorial or organisational units of the State Police.

Committees: **CPWF and UPWF** advisory committees. Committees are responsible for administering welfare activities in their jurisdictions as per the Welfare rules.

Meeting: At least **once in 6 months**; and whenever required. (Both UPWF and CPWF).

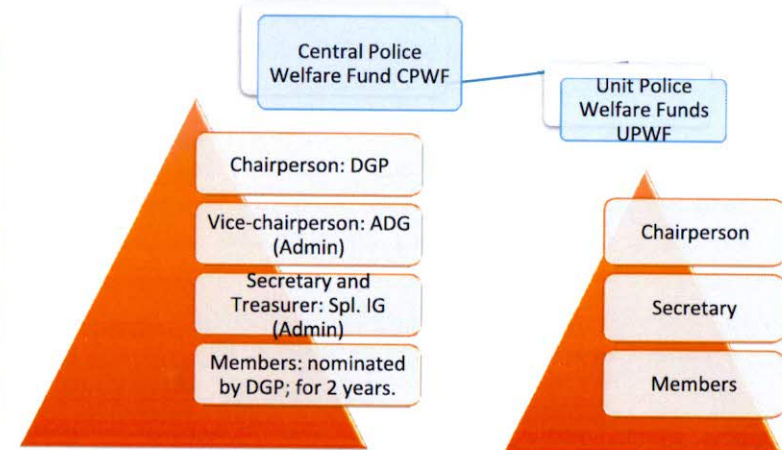
The division of funds as Central and Unitary welfare funds and the advisory committees for administering these funds provide decentralization of power and autonomy of decision-making to the units. Following is the composition of the UPWF advisory committees:

The **chairpersons of UPWF** are the unit commanders: ADG (CID), Commissioner (SID), CPs, SPs, Commandant (SRPF), IG (MT), Director (Wireless, MIA, MPA), Principal (PTS).

The **secretaries of UPWF** can be: SP (CID), DyCP, ACP, PI (WF/LCB), PI (HQ), Sr PI (MT/PTS), Asst. Commandant (SRPF).

The **members of UPWF** can be: Spl IG (CID), Jt CP (SID), DCP, ASP, DySP (Home), SDPO, AC (SRPF), SP (MT, Wireless), Vice-Principal (PTS); Welfare activities' supervisors, PC to Asst. PSI, alternately for 2 years each for Sr. PI & PSI.

Figure 2: Composition of advisory committees





The Maharashtra Police Welfare Fund Rules

3. Membership:



The membership of the fund can be **compulsory or optional** for different categories of employees. The police employees become lifetime members compulsorily on their appointment in the police force. Other Government servants employed permanently in the Police Department can execute a declaration in a designated form for obtaining membership. **Class A to Class D** of the clerical staff have optional memberships.

All ranks from **Police Constable to Director General of Police** are included in the membership, but the financial benefits are only meant for personnel of and below the rank of **Police Inspector**, and for the clerical staff who are members of the fund.

Demand Registers for receipts are to be maintained at the units, with printing costs to be given from the welfare funds. The **4-monthly membership charges** are cut from the employees' salaries automatically every year in the months of **April, August & December**. The membership charges were revised in 1998, 2011, 2013 & 2017 and presented in this booklet with the latest revisions.

SR NO	RANK	AMOUNT
1	DG/ ADG	750
2	Spl IG/ DIG/ SP/AIG	600
3	DySP	400
4	PI/ API/ PSI	250
5	ASI to PC	150

Table 3.1: Compulsory membership fees

SR NO	RANK	AMOUNT
1	Class A	600
2	Class B	400
3	Class C	250
4	Class D	150

Table 3.2: Optional membership fees (Clerical)



The Maharashtra Police Welfare Fund Rules

4. Accounts and audits:



The fund amounts are maintained in personal ledger accounts kept separately for each unit and one for the central fund. Audits are conducted **annually** in specified formats through an external auditor appointed by the PWFs. Transactions for the Police Welfare Fund are not to be mixed up with other Government transactions. The clerks working for the fund are paid a **stipend** of 500 INR per month (1 from each unit office and 2 from the DG office [i.e. Desk officer & clerk]).

The **books** that are maintained under PWF are as follows:

At Unit headquarters: A dead-stock register and cash book.

At sub-headquarters: A separate Cash Book for each scheme.

The officer in whose name the Personal Ledger Account / Savings Account (as the case may be) is opened and operated shall do so in his official capacity. Such authority may entrust, deploy, or utilize the services of persons officially subordinate to him, for the purpose of administration of the Fund, and such persons who are entrusted with, or deployed in connection with the administration of the Fund, shall do so in their official capacity.

a. CPWF personal ledger account:

In the name of: DGP and operated by the Secretary.

Bank: Reserve Bank of India

Account type: Current account

The amounts are maintained in a savings/ current account/ as Fixed Deposit in any nationalized/ scheduled bank, as required. There is a Savings account in Axis Bank.

b. UPWF personal ledger account:

In the name of: Unit Chairman

Bank: Any nationalized/ scheduled bank

Account type: Savings/ Current account/ Fixed deposit/ Or in the unit treasury.

Rule amendments and repeals of any kind shall happen only with the consent of the DGP and GoM.



The Maharashtra Police Welfare Fund Rules

5. Income sources of the funds:



The income generating activities carried out at the unitary levels contribute **25%** of their profits to the central fund while the rest **75%** is deposited in their own units' funds.

Donations:

Amount **above 10,000 INR** is accepted as donation amounts. **Pre-approval** is required for all donations. Accepting donations from entities which can lead to conflict of interests with regular police work like contractors, builders, raw material dealers, hoteliers, bar owners, tobacco/ alcohol dealers, jewelers, miners, etc. is **banned**.

Business activities:

Certain business activities are authorized for raising funds for the Police Welfare Fund as mentioned in the tables alongside.

SOURCES OF INCOME FOR CPWF

25% of the amount from activities conducted at the units

Donations to CPWF

CPWF membership

Government grants

10% from prize money won by police sportsperson

Table 5.1: Central police welfare fund sources

SOURCES OF INCOME FOR UPWFs

75% of the amount from activities conducted at the units:

Cultural programs, Petrol pumps, Wedding halls, Rest houses, Police clubs, Lawns, Canteens, Membership fees, Multipurpose halls, Gas agencies, Bakeries, Groceries, Haircutting salons

Donations

Grants and advances from CPWF

10% from prize money won by police sportsperson

Police band 25%

Interest on investments

20% profit from Police co-operative societies

Table 5.2: Unit welfare fund sources

The Maharashtra Police Welfare Fund Rules

6. Utilisation of the funds:

The funds are utilized **for conducting welfare activities and for generating further income to finance the same**. Following activities are conducted:

1. **Loan or Grant for medical needs** the cost of which is not reimbursable under the rules in force for medical treatment of the government servants.
2. **Educational facilities** for wards or dependents of police officers/ employees and other government employees working in the Police Department who are members of the Welfare Fund and wards of the martyrs.
3. **Grant to kin of the deceased** for covering funeral expenses, ex-gratia amount as compensation.
4. Promotion and encouragement of **Art, Literature, Sports and Games**.
5. Setting up of skill-based income programs like trainings or grants for buying sewing machines.
6. **Construction and maintenance** of amenities.
7. **Paying honoraria** of hired experts.
8. **Providing conveyance** to school going children, parks, study rooms, recreation centres, libraries, radio & T.V. sets, water storage tanks, water coolers, etc.

The classification of the welfare schemes and activities into **Services, Education and Health** has been shown in Figure 6.1. The spending powers from the welfare fund have been mentioned in Table 6.2.

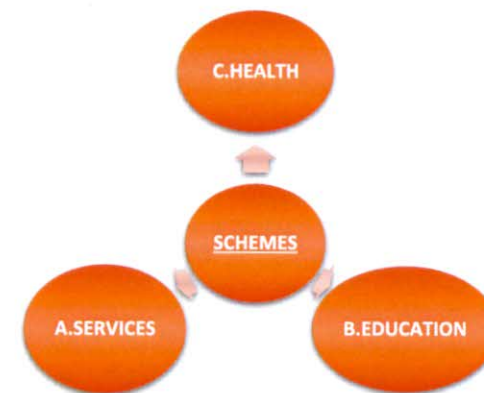





Figure 6.1: Schemes & activities

SR. NO.	DESIGNATION	AMOUNT
1	Unit head: SP/ Commandant/ Principal	2,50,000
2	Spl IG (Ranges and Admin)	7,00,000
3	ADG (Admin) + ADG/ COM	10,00,000
4	DGP	Above 10,00,000

Table 6.2: Expenditure powers

WELFARE SCHEMES AND ACTIVITIES













A. SERVICES

 Subsidiary canteen	 Police Club
 Shopping complex	 Police cooperative society
 Gas agency	 Water supply and purification
 Petrol pump	 Grocery stores
 Rest house	 Flour mill
 Ladies' rest and wash room	 Bakery
 Multipurpose hall	 Canteen/ Mess
 Haircutting salon	 Cloth stores
 Rozgar yojana	 Cable connection
 Samadhan helpline	 ATM machine
 Antyavidhi anudaan	 Police band
 Sanugraha anudaan	 Cultural programs
 Maharashtra darshan LTC	 Lawn
 School bus	

B. EDUCATION

 Higher education scholarship
 Higher education loan
 Girl child education grant
 Book grant
 Library
 Reading room
 Sangeet Vidyalaya
 Competitive exam coaching class
 School
 Balwadi
 Crèche
 Police public school
 Career counseling centre
 Computer training centre
 Stitching classes

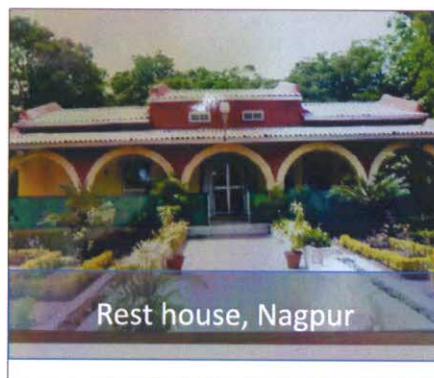
C. HEALTH

 Police clinic/ hospital
 Family planning centre
 Medical loan/ advance
 MPKAY
 Yoga training
 Annual medical checkup
 Children's park and playground
 Gymnasium
 Swimming pool
 Badminton
 Sports centres & competitions
 iCALL mental health helpline

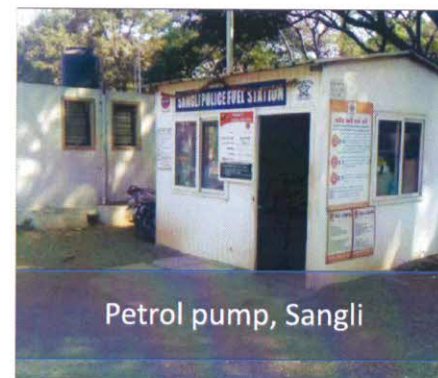
SERVICES



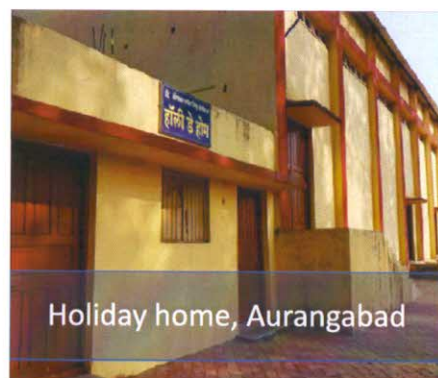
Subsidiary canteen,
Osmanabad



Rest house, Nagpur



Petrol pump, Sangli



Holiday home, Aurangabad



Ladies' rest room, Selu

1. Subsidiary canteen:

What: These are CSD like commodity canteens with the aim of providing affordable commodities at cheaper rates to the police families than the actual market rates. The income is generated through the profit received from the **2% margin** and 25% of it is sent to the CPWF while retaining the rest 75% in the unit treasury.

For: Serving and retired Police employees/ officers and Mantralaya employees/ officers, and family members.

How:



Where: The subsidiary canteens are usually located in/ near police colonies. The goods can be bought by proof of identity from any canteens across Maharashtra.

Currently, there are **48 subsidiary canteens** operated across the state.



2. Shopping Complex:



What: A commercial complex let out to external businessmen and police families for carrying out their small enterprises. The **rent amounts** collected from it generate income for the welfare fund. 25% of the amount is sent to the CPWF while remaining 75% is kept in the unit treasury.

For: Police personnel families and general public.

How: Through rents of grocery shops, bakeries, flour mills, cloth stores, canteens, labs, and other external businesses.

Where: These complexes are generally found in/ near police colonies and the market places.



Pic 2: Shopping complex, Jalna



3. Gas agency:

What: The PWF has started the provision of providing gas connections and subscriptions to its members.

For: These services are meant only for police families. There are stipends paid to the delivery boys, if any. 25% of the profit is given to the CPWF.

How:



Where: Usually in/ near police colonies.

Currently, there are **11 gas agencies** running across the state.



Pic 3.1: Godown



Pic 3.2: Rakshak gas seva, Aurangabad



4. Petrol pump:



What: The PWF has started the provision of providing fuel services for generating income.

For: It is open to the police personnel and general public alike. The 75% share of profit is kept with the UPWF while the rest is sent to the CPWF.

How: The fuel is procured directly from the oil and gas companies, and then sold at the pumps. The guidelines in setting up & maintenance of petrol pumps are strictly followed by the respective units.

Where: The pumps are situated on police department owned lands only.

At present, there are **48 petrol pumps** across 36 districts (authorized and sanctioned).



Pic 4: Dakshata Petroleum, Yavatmal



5. Rest house:

What: Overnight rest houses and holiday homes with basic amenities, which are rented out on a daily basis for nominal rates for maintaining income flow.

For: These can be used by serving and retired police personnel and family members, while touring on official work or on holidays.

How: Unused barracks/ dormitories or any other infrastructure may be converted into rest houses or new ones may be built wherever space is available and a need is mapped to that extent; especially in places of tourism, pilgrimage, hill stations, etc. The income is put in the funds as per the 25:75 rule.

Where: Holiday homes are usually built in tourist places and major cities of work travel.

There are **55 rest houses** in Maharashtra at present.



6. Police Club:

What: Rest houses meant only for officers of the force.

For: Police officers who do not have a place of residence in the location of duty.

How: Individuals from different places putting up out of their hometowns, book a room and stay. The income is put in the funds as per the 25:75 rule.

There are **18 police clubs** in Maharashtra.

7. Multipurpose hall:



What: It is a hall meant to be rented out for weddings, workshops, functions, etc. The rent is the income source of the halls.

For: It is available for renting out to the general public as well as for police personnel.

How: Pre-bookings are done at predetermined rates that are different for general public and police. The concessional rates are applicable only for the personnel.

Currently, there are **38 multipurpose halls** in the state.



Pic 7: Shobhaprakash Mangal Karyalaya, Jalna



8. Rozgar yojana:

What: The scheme aims at providing opportunities of **development and work experience** to match the skill sets and merit of the youngsters. It aims to provide employment and independence to the police children.

How: At the job fairs, **companies** view the CVs and interview the participating police children. If the companies' needs are met, jobs are offered to the police children under this scheme.

Where: In Aurangabad, Pune, Thane, Nashik these job fairs have been organized in 2016-17. In 2018, all ranges will have job fairs, counseling centres and skill trainings annually.



Pic 8.1: Rozgar melava in Pune city



Pic 8.2: Rozgar melava in Aurangabad



9. Samadhan helpline:



What: A telephonic helpline to resolve administrative issues of affected police personnel over the phone has been established since 2016. This ensures transparency and efficiency in administration.

How:



Where: Currently running in **63 units**.



10. Maharashtra Darshan LTC:

What: A **1000 INR** amount for the employees in addition to the Leave Travel Compensation already being received for Police Constable up to ASI. This amount is valid on travel within the state boundary only.

How:



Close to **1785** employees have used this scheme and **17,85,000 INR** has been spent till date since its inception in 2016.





11. Antyavidhi anudaan:

What: An ex-gratia amount is given to the families of police personnel after their death, on duty or otherwise.

For: The money is given to PWF members' spouses or to close relatives in order to perform the **last rites** of the deceased.

Expenses: Transportation costs to native place of the deceased (Vehicle + Fuel) are covered in addition to the **12,000 INR** given as grant for the same.

328 personnel have received an amount of **39,36,000 INR** in 2016-17 and **218** personnel have received an amount of **26,16,000 INR** till November 2017.

12. Sanugraha anudaan:

What: An ex-gratia amount is given to the family members of the police personnel after their deaths.

For: This grant is meant for families of PI and lower ranks as a compensation amount. Various amounts are given to the family and its members.

Expenses: These expenses are initially met from the UPWF, after which it is recouped from the Support grant of Government of Maharashtra.

328 people have received an amount of **70,56,800 INR** in 2016-17 and **218** personnel an amount of **47,61,600 INR** till November 2017.

SR. NO.	RANK	AMOUNT	FOR 3 CHILDREN UNDER 19 YEARS EACH
1	PI/ API	30,000	1,000
2	PSI	25,000	1,000
3	Asst PSI	20,000	800
4	PC	20,000	800
5	On duty death	50,000	1,000

Table 12: Compensation amounts under Sanugraha anudaan



13. Ladies' rest and washrooms:

What: Overnight rest houses and washrooms at the police stations.

For: To inculcate security and privacy for women police personnel the building of such a rest place was essential.

How: This can be done by constructing new infrastructure at the police stations.



14. Water purification and supply:

What: Purification of water with Reverse Osmosis technology in police stations and in police colonies where clean drinking water is a challenge.

For: The benefits of healthy drinking water are utilized by police personnel and families.

How: This is done by setting up RO purification plants in police colonies and water filters in police stations.

Where: In Beed, Daund, Pune, Mumbai, Nagpur, etc.



Pic 11: RO plant, Police colony, Beed



15. Others:



School bus:

A **bus service** provided for the personnel's children to go to schools situated far away from the police colonies, wherever needed. The fuel cost is divided by the number of children using the bus service and the incurred costs are cut from their parents' salaries. Thus, the bus runs on a '**no profit no loss**' scheme.

There are **5 police school buses** running in the state.

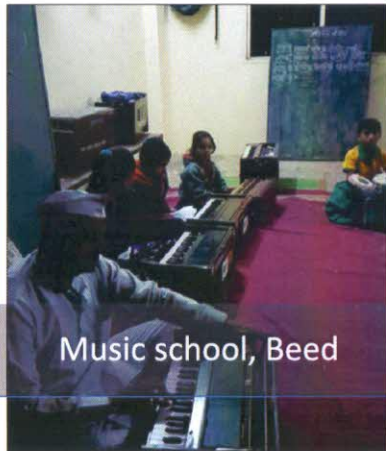
ATM:

Automatic Teller machines set up in police owned premises for the use of police personnel and general public. This is done by **partnering with banks** for setting up the ATMs wherever required since December 2016.

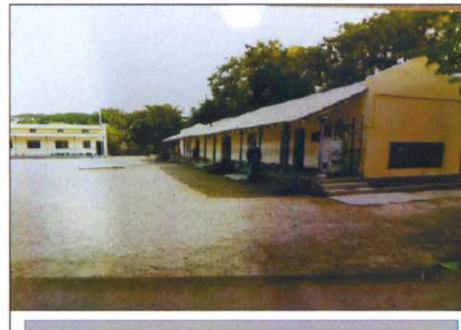
Currently, there are **20 ATMs** in the state.



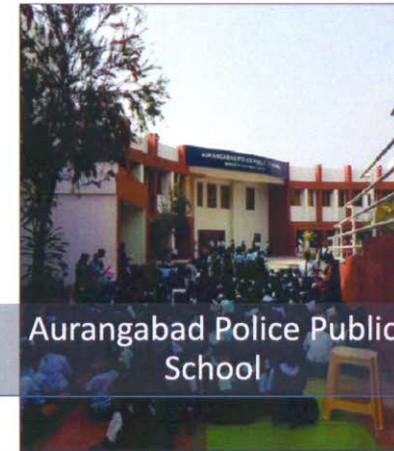
EDUCATION



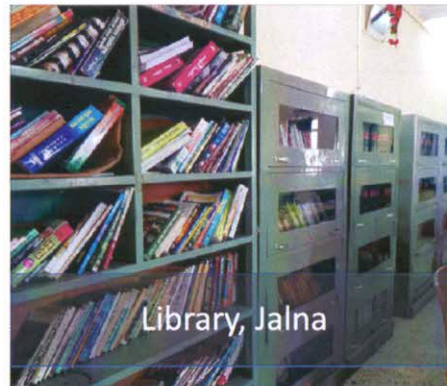
Music school, Beed



Police School, Buldana



Aurangabad Police Public School



Library, Jalna



Meritorious students' felicitation, Navi Mumbai

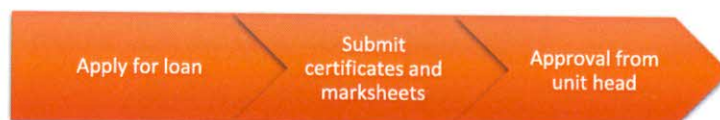
1. Higher education loan

What: It is a **zero interest loan** granted for higher studies of police wards. This is operational since 2016.

For: Children of police personnel who are studying in courses of BAMS, BHMS, B.Tech, BCA, MCA, management colleges and any government recognized engineering and medical colleges.

Limit: **50,000 INR** per year. A new loan can be granted only after clearing the previous one. Also, for the loan to be granted again, the student should have secured at least **60% marks** in the preceding year.

How: The repayment period is one year from the date of approval.



Where: It is applicable in all institutions providing the mentioned courses.

A total of **98,90,000 INR** has been granted to **198** children as educational loan amounts until now.



2. Higher education scholarship



What: It is a **merit-based scholarship** granted for higher education. This is operational since 2016.

For: Children of police personnel (Up to Police Inspector) and eligible clerks who have secured admission in institutions through CET/ NEET/JEE and not on donations. This is applicable **only for first year students**.

Amount: There are 2 types of scholarships for different courses:

a. **25,000 INR** per year for students admitted to the first year of study in **Indian Institute of Management, National Law School, National Institute of Technology, any medical or dental college through CET.**

b. **1,00,000 INR** for IIT-JEE/NEET cleared students who are admitted to **Indian Institutes of Technology or to MBBS courses.**

How:



33,00,000 INR has been granted as scholarships to more than **132 students** till date. The beneficiaries of this scheme may also utilize the educational loan scheme.

3. Girl child education grant:

What: To promote education of the girl child and encourage her, a grant of **500 INR** is given as *basta* anudaan for buying a school bag. The scheme was started in 2017.

For: Girl children of police personnel studying in **classes 5th to 10th**.

Limit: The grant can be given only up to **2 girls** per personnel.

How: The police personnel has to submit the application and self-certify the education level of his/her daughter. This application should be made before **31st of August** every year.

Since last year, **5,43,500 INR** has been disbursed to close to **1087 girls** from classes 5th to 10th.



4. Book grant:



What: It is a **merit-based grant** given for the purchase of educational **textbooks** on the basis of the examination immediately prior to the academic year for which the facility is applicable.

For: Children of police personnel (Up to Police Inspector), martyrs and administrative clerks, who are studying in classes right from **5th up to post-graduation**.

How: Within 3 months after the result declaration, the documents including the marksheet are to be submitted.

An amount of **64,17,950 INR** has been given to the beneficiaries of this scheme in 2016-17.

SR. NO.	CLASS	SCORE	AMOUNT
1	5 th -10 th	85%	1,250
2	11 th -12 th	80%	2,500
3	Graduation	70%	3,750
4	Diploma	65%	3,750
5	Engineering degree	65%	8,750
6	Medical degree	65%	18,750

Table 4: Class-wise book grant amounts (Revised)



5. Police Public Schools :

There are **10** schools across the state run in collaboration with various reputed educational trusts. At least **50%** seats in the school are reserved for police wards and 25%-50% concession in fees is given to them. The education is given from **pre-primary to secondary** levels.

A total of **8215** students benefit across the schools in **Thane, Pune, Solapur, Amravati, Aurangabad, Nashik, Buldhana, Osmanabad, Chandrapur** and **SRPF 7 Daund**.



Pic 5.1: Thane police school



Pic 5.2: Amravati police public school

6. Others:



1. **Career counseling centres:** Establishing career guidance centres for children of police personnel studying in classes 8th to 12th. This is done through Aptitude testing at district/ commissionerate levels. Thane, Nashik and Aurangabad have this provision for now since September 2016.
2. **Balwadi:** Pre-primary schools run by the police welfare fund. They are **35** at present across Maharashtra.
3. **Libraries and reading halls:** **46 reading halls** are run for children to study.
4. **Coaching and training centres:** Competitive exam/ Sports/ Dance/ Music/ Computer/ Skill-based trainings. Also for handicrafts, sewing, carpentry, etc. and other business investments in order to increase income generating capacities of families. **Tie-ups with coaching classes** have already been started at different places.
5. **Crèche:** **21** palnaghars across the state are running.



Pic 6: Palnaghar, Nagpur city



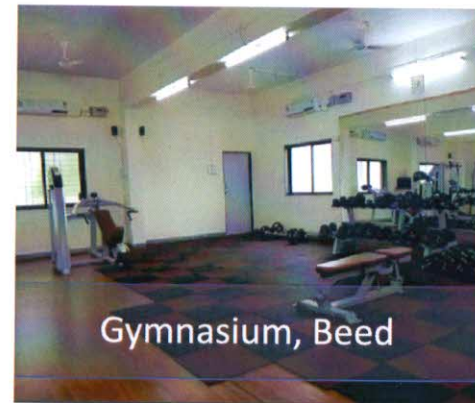
HEALTH



Health checkup, Ratnagiri



Children's park, Nagpur



Gymnasium, Beed



Yoga session, Gondia



Hospital, Nagpur

1. Medical loan/ advance:

What: It is a no or low interest medical loan/advance.

For: Police personnel and families, **apart from** government mentioned 32 illnesses covered under MPKAY.

How: There is no interest recovery till 18 months from approval. The recovery starts after 3 months from approval, from their salaries. A 10% charge is levied after the 18 month period.

Limits: No new loan can be granted till the total recovery has been done.

Where: Any hospital.

Exceptions: DG may waive off the interest rate (in genuine cases) or the entire loan depending on the financial circumstance of the employees. In cases where the personnel of the department dies during treatment, the difference amount between the pending loan recovery and the amount already recovered may be waived off.

Expenses: Both from the UPWF and CPWF (if the amount is large).

Total expenditure in 2017 has been **7.19 crore INR** till September.



2. Maharashtra Police Kutumba Aarogya Yojana (MPKAY):



What: Maharashtra Police Kutumba Aarogya Yojana by the Government of Maharashtra. Private hospitals are empaneled & paid for their services under CGHS rates since 2005.

For: Police personnel and immediate family members. For mentioned **32 illnesses** (27 emergency + 5 severe).

How: All police personnel and their immediate family are members of this scheme. Documents and permissions from various authorities at different stages are required.



Where: In **170** hospitals across the state.

Total expenditure in 2016-17 has been **73,83,56,064 INR** and in 2017 till November it has been **26,47,06,992 INR**.

The list of diseases covered under these schemes has been given on the following page.



Diseases covered under MPKAY:

27 emergency illnesses

Cardiac emergency/ Cerebrovascular disease/ Pulmonary emergency
Hypertension
Tetanus
Diphtheria
Accident/ Shock syndrome/ Cardiological or vascular problems
Abortions
Acute abdominal pains/ intestinal obstructions
Severe haemorrhage
Gastroenteritis
Typhoid
Coma
Onset of Psychiatric disorder
Retinal detachment in eye
Gynaecological and obstetric emergency
Genitourinary emergency
Gas gangrene

Foreign body in ear, nose or throat emergency

Congenital anomalies requiring urgent surgical interventions
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Brain tumour

Burns

Epilepsy

Acute glaucoma

Acute emergencies of spinal cord

Heatstroke

Blood related disorders

Animal bites related poisoning

Chemicals related poisoning

5 severe illnesses

Heart surgery

Bypass surgery

Angioplasty

Kidney transplantation

Blood cancer

3. Medical check-up:

What: Annual health check-ups paid from budgeted funds by the state government from July 2017.

For: Police personnel above 45 years of age to detect diseases and prevent future health complications.

How: Tie-ups with district civil hospitals for predetermined tests, which is prepaid from the PWF and the personnel need not pay anything.

In 2016-17, **26,000 personnel** have undergone the testing and the expenditure has been **1,30,00,000 INR**.



4. Police hospital/ clinic; Family planning centre:

What: These are **clinics & hospitals** located in the vicinity of police colonies for providing basic health check-up services at free costs.

For: Police personnel and family.

How: The doctors are usually hired from the police hospitals itself or from the civil hospitals on an honorarium paid from the welfare fund.

There are **59 hospitals** in the state which are functional.



5. Yoga training:



What: For mental and physical health maintenance of the police, yoga sessions are conducted by specialists hired on stipends from the Police welfare funds since 2016.

For: Police personnel.

How: Tie-ups with yoga institutes and experts are made who visit and train the personnel.

74 units have been conducting yoga sessions.



6. iCALL mental health helpline:

What: Workshops and mental health helplines organised by experts from Tata Institute of Social Sciences.

For: Police personnel from **Police Constable to DySP**.

How: Workshops on mental health have been organized and a helpline started for the same.

Where: Across **9 ranges**, workshops have been conducted for the first time in 2017 with cooperation from the respective units.



7. Accident Insurance Scheme

1. Group Individual Accident Insurance Scheme:

What: A group insurance for all the police personnel working in the State Police Department.

How: A premium of **276 INR** yearly is levied. The amount of compensation received against accidental claim can be up to **10 lakh**, but according to the percentage of injuries.

For: For all police personnel- From the Director General to the Police constables.

In 2016-17, **4.10 crore INR** has been given to 41 personnel.

2. Special Group Individual Accident Insurance Scheme:

What: A group insurance for all the police personnel working in Naxalite areas.

How: A premium of **1000 INR** yearly is paid from the Security Related Expenditure of the Government of India. The amount of compensation received against permanent injury is **23.78 lakh** and according to the percentage of injury in other cases. **20.5 lakh** is paid to the next kin of martyr.

For: For all police personnel working in Naxalite areas.

In 2016-17, **60 lakh INR** has been given to 3 personnel.

3. Group Individual Accident Insurance Scheme:

What: A group insurance for all the State Government officers and men has been started from 01/04/2017. This government scheme is also available for police.

How: A premium of **345 INR** yearly is levied. The amount of compensation received against accidental claim can be up to **10 lakh**, but according to the percentage of injuries.

For: For all government officials including police.



8. Others:

Children's play park and playground

Sports centre: Badminton/ Swimming pool/ Lawn tennis/ Basketball courts/ Table tennis, etc.

Gymnasium: For police personnel, family and general public. **42 gymnasiums** across Maharashtra are working.

Entertainment centre, water tanks and coolers.

Extra-curricular: For sports, arts, literature teachers' stipends and costs of competition participation are paid from the PWF.

Physical aids:

500 INR for spectacles

5000 INR maximum for artificial limbs, hearing aids (Only once)



THE ROAD AHEAD

The Maharashtra Police Welfare Fund is proud of the satisfaction it gives to the police personnel and their families. It aims to do more for easing the lives of police personnel. We look forward to focusing on the following sectors in the future:

1. Counseling centres for better **mental health and sensitization**. This has already been initiated with the iCALL helpline run by TISS.
2. **Environment-friendly approach**: Sustainable communities in police lines through use of renewable sources of energy, garbage composting and green parks.
3. **Valuing the girl child** in police families through incentive schemes, which has already started with the basta scheme for the girl child. Such schemes are expected to have a favourable impact on actions taken by the police personnel posted in police stations when they interact with women victims.
4. **Education, especially higher education** is one of the major areas of police welfare work and will continue to be enhanced with further schemes & activities.





MAHARASHTRA POLICE WELFARE SCHEMES

A BOOKLET ON WELFARE SCHEMES AND ACTIVITIES
